

<b>Bank MCQ Digest</b>		
<b>SL no.</b>	<b>Book Index</b>	<b>Page no.</b>
01.	Mark Analysis of Govt. Bank	1-5
02.	Bangla (Reading Part/Discussion Part)	6-283
03.	English (Reading Part/Discussion Part)	284-600
04.	Mathematics (Reading Part/Discussion Part)	601-852
05.	General Knowledge (Reading Part/Discussion Part)	853-1190
06.	Computer & ICT (Reading Part/Discussion Part)	1191-1249
07.	Previous Questions of Govt. and Private Bank	1250-1392
08.	Model Questions of Govt. and Private Bank	1393-1421

### **Part-1: Bangla**

#### **Book-01: Bangla (Reading Part/Discussion Part)**

<b>প্রথম ভাগ</b>		<b>বাংলা ভাষা ও ব্যাকরণ</b>
<b>ক্রম নং</b>	<b>অধ্যায়</b>	<b>পৃষ্ঠা নং</b>
০১.	ভাষা, ব্যাকরণ, ব্যাকরণ বিষয়ক গ্রন্থ এবং ব্যাকরণের আলোচ্য বিষয়	6-14
০২.	ধ্বনি, বর্ণ, বর্ণমালা, অক্ষর এবং ধ্বনি পরিবর্তন	15-21
০৩.	শব্দ এবং শব্দের প্রকারভেদ	22-26
০৪.	পরিভাষা বা পারিভাষিক শব্দ	27-32
০৫.	শব্দে বানানের বিধানঃ গত্ব বিধান, ষত্ব বিধান এবং শুদ্ধ বানান	33-46
০৬.	শব্দের উচ্চারণ, শব্দের অর্থ, সমোচ্চারিত ও ভিন্নার্থক শব্দ	47-59
০৭.	সমার্থক শব্দ বা প্রতিশব্দ	60-64
০৮.	বিপরীত শব্দ	65-72
০৯.	বাগধারা এবং প্রবাদ-প্রবচন	73-87
১০.	এক কথায় প্রকাশ বা বাক্য সংকোচন	88-97
১১.	সন্ধি	98-103
১২.	সমাস	104-123
১৩.	প্রকৃতি এবং প্রত্যয়	124-128
১৪.	বাক্য এর প্রকারভেদ এবং বাক্য শুদ্ধিকরণ	129-138

১৫.	পদ বিবেচনায় শব্দ এবং পদ পরিবর্তন	139-151
১৬.	কারক ও বিভক্তি	152-158
১৭.	ক্রিয়ার কাল, অনুজ্ঞা এবং ক্রিয়াবিভক্তি	159-164
১৮.	নির্দেশক বা পদাশ্রিত নির্দেশক, বচন এবং শব্দদ্বিত্ব বা দ্বিরুক্তি	165-170
১৯.	পুং লিঙ্গ ও স্ত্রী লিঙ্গ/লিঙ্গ পরিবর্তন	171-175
২০.	বাচ্য, বিরাম চিহ্ন এবং সংখ্যাবাচক শব্দ	176-182
২১.	উপসর্গ এবং অনুসর্গ	183-186
২২.	উক্তি পরিবর্তন	187-188
২৩.	অনুবাদ	189-193
২৪.	বিবিধ ব্যাকরণ	194-195
<b>দ্বিতীয় ভাগ</b>		
<b>বাংলা সাহিত্য</b>		
<b>ক্রম নং</b>	<b>অধ্যায়</b>	<b>পৃষ্ঠা নং</b>
০১.	বাংলা সাহিত্যের যুগ বিভাগ	196-209
০২.	কবি, সাহিত্যিক, লেখক এবং জন্ম-মৃত্যুর সাল	210-217
০৩.	কবিতা, কাব্যগ্রন্থ, মহাকাব্য এবং কবি বা রচয়িতা	218-231
০৪.	গদ্য, প্রবন্ধ গ্রন্থে প্রথম এবং লেখক/রচয়িতা	232-236
০৫.	ছোট গল্প, গল্প, গল্পগ্রন্থে প্রথম এবং লেখক/রচয়িতা	237-242
০৬.	উপন্যাস এবং লেখক/রচয়িতা	243-253
০৭.	নাটক, প্রহসন এবং লেখক	254-259
০৮.	ভ্রমণ কাহিনি, অনুবাদ গ্রন্থ, আত্মজীবনী এবং লেখক	260-262
০৯.	কবি-সাহিত্যিকদের ছদ্মনাম, উপাধি এবং প্রকৃত নাম	263-265
১০.	সাহিত্য কর্মে সাদৃশ্য, গ্রন্থের নাম, ধরন এবং রচয়িতা/লেখক	266-270
১১.	পত্রিকা এবং সম্পাদক সংক্রান্ত গুরুত্বপূর্ণ তথ্য	271-273
১২.	অন্যান্য গুরুত্বপূর্ণ সাহিত্য	274-283
<b>Part-2: English</b>		
<b>Book-02: English (Reading Part/Discussion Part)</b>		

SL no.	Chapters	Page no.
01.	Synonyms (Basic & Previous)	284-301
02.	Antonyms (Basic & Previous)	302-323
03.	Analogy (GRE & Previous)	324-370
04.	One Word Substitutions	371-389
05.	Phrase and Idioms	390-410
06.	Group Verbs	411-425
07.	Prepositions & Appropriate Prepositions	426-439
08.	Number	440-443
09.	Gender	444-446
10.	Parts of Speech, Identification and Example	447-463
11.	Tense & Subjective Verb Agreement	464-468
12.	Right forms of verb	469-478
13.	Voice Change	479-489
14.	Narration Change	490-497
15.	Change of Degree	498-503
16.	Tag Question	504-507
17.	Correct Spelling	508-525
18.	Sentence Correction	526-543
19.	Pinned Point Error	544-553
20.	Fill in the Blank/Sentence Completion	554-593
21.	English Literature	594-599
22.	Clause, Phrase and Others	600

### Part-3: Mathematics

#### Book-03: Mathematics (Reading Part/Discussion Part with MCQ)

SL no.	Chapters	Page no.
01.	Number System বা সংখ্যা পদ্ধতি	603-628
02.	L.C.M and H.C.F বা ল. সা. গু এবং গ. সা. গু	629-635
03.	Average বা গড়	636-644
04.	Age বা বয়স	645-656
05.	Ratio and Mixture বা অনুপাত ও মিশ্রণ	657-669
06.	Equation and Fraction বা সমীকরণ ও ভগ্নাংশ	670-679

07.	Interest বা সুদ	680-692
08.	Percentage বা শতকরা	693-713
09.	Profit and Loss বা লাভ ও ক্ষতি	714-729
10.	Speed and Distance বা গতি ও দূরত্ব	730-747
11.	Time and Work বা সময় ও কাজ	748-760
12.	Geometry and Mensuration বা জ্যামিতি ও পরিমিতি	761-789
13.	Algebra বা বীজগণিত	790-808
14.	Indices and Logarithm বা সূচক এবং লগারিদম	809-812
15.	Series বা ধারা	813-817
16.	Set and Venn diagram বা সেট ও ভেনচিত্র	818-821
17.	Probability বা সম্ভাবনা	822-831
18.	Inequalities বা অসমতা	832-834
19.	Permutation and Combination বা বিন্যাস ও সমাবেশ	835-838
20.	Trigonometry বা ত্রিকোণমিতি	839-844
21.	Clock, IQ & Others বা ঘড়ি, বুদ্ধিমত্তা এবং অন্যান্য	845-852

#### Part-4: General Knowledge

#### Book-04: General Knowledge (Reading Part/Discussion Part)

SL	Bangladesh Affairs	Page no.
01.	Ancient Period of Bangla	853-869
02.	Geographical and Demographic Situation of Bangladesh	870-879
03.	Language Movement and Liberation war	880-897
04.	Recognition and Organizational Membership	898-901
05.	Constitution, Election and Parliament	902-914
06.	Act, Ordinance and Regulatory Authorities	915-918
07.	Bank-Banking and Insurance	919-937
08.	Economy and Finance	938-956
09.	Government Project and Length-Width	957-965
10.	Famous Person and First in Bangladesh	966-976
11.	Famous Places and First in Bangladesh	977-987
12.	Organizations, Sculptures and Sculptors	988-998

13.	Resource, Rivers, Sea and Crops in Bangladesh	999-1008
14.	Books-Authors, Film-Documentary and Award in BD	1009-1016
15.	National Days, Culture and other Affairs of Bangladesh	1017-1022
16.	Games-Sports and Miscellaneous issues of Bangladesh	1023-1027
17.	Recent Bangladesh Affairs	1028-1047
<b>SL</b>	<b>International Affairs</b>	<b>Page no.</b>
01.	Civilization, Revolution and Crisis	1048-1052
02.	Continent, Country, Oceans, Seas, Rivers and others	1053-1067
03.	Capital, Currency and Parliament of different countries	1068-1073
04.	Famous Places in the world	1074-1086
05.	Famous Persons in the world	1087-1092
06.	United Nations (UN) and Bretton Woods Institutions	1093-1103
07.	Other Important Organizations	1104-1118
08.	Central Banks & Economy	1119-1124
09.	Books, Authors, Theory, Nobel Prize and other Prize/Award	1125-1134
10.	Science, Intelligence Agency, News + Space Agency	1135-1148
11.	Wars/Conflicts, Militant Group/Guerrilla, Agreement	1149-1156
12.	Days, Symbols, Language, Games and Sports	1157-1164
13.	Different Terms and Miscellaneous	1165-1168
14.	Recent issues of the world	1169-1196

### Part-5: Computer

#### Book-05: Computer (Reading Part/Discussion Part)

SL no.	Chapters	Page no.
01.	History, Classification and Evolution	1191-1197
02.	Computer Architecture	1198-1202
03.	Input and Output Unit	1203-1207
04.	Memory and Storage	1208-1212
05.	Computer Software	1213-1216
06.	Operating System and Different keys	1217-1219
07.	Programming Language	1220-1222
08.	Number and Coding System	1223-1225
09.	Microsoft (MS) Word	1226-1229
10.	Microsoft (MS) Excel and PowerPoint	1230-1232
11.	ICT in Daily life and E-commerce	1233-1238
12.	Computer Network & Internet	1239-1246

13.	Miscellaneous	1247-1249
-----	---------------	-----------

### Part-6: Previous Questions and Model Questions

SL	Previous Questions	Page no.
01.	Bangladesh Bank, Assistant Director (General)-2022	1250-1260
02.	Bangladesh Bank, Officer (General)-2022	1261-1271
03.	2020 Based 9 Banks & FIs, Senior Officer -2023	1272-1281
04.	2020 Based 9 Banks & FIs, Officer (General)-2023	1282-1291
05.	2020 Based 7 Banks & FIs, Officer (Cash)-2023	1292-1300
06.	2020 Based Janata Bank PLC, Officer (RC)-2023	1301-1308
07.	Bangladesh Bank, Officer (Cash)-2023	1309-1315
08.	Bangladesh Bank, Assistant Director (General)-2023	1316-1323
09.	2021 Based 10 Banks & FIs, Senior Officer-2023	1324-1331
10.	2021 Based 10 Banks & FIs, Officer (08-03-2024)	1332-1339
11.	2021 Based 7 Banks & FIs, Officer Cash (24-05-2024)	1340-1346
12.	2021 Based Janata Bank PLC, Officer (RC)- 2024	1347-1355
13.	NRBC BANK, PO/TAO (16-06-2023)	1356-1362
14.	Pubali Bank, Junior Officer (30-09-2023)	1363-1370
15.	Pubali Bank, Probationary Officer (30-09-2023)	1371-1378
16.	Pubali Bank, Probationary Senior Officer (30-09-2023)	1379-1386
17.	Islami Bank Ltd, Field Officer (01-03-2024)	1387-1392

SL	Model Questions Govt. Bank & Private Bank	Page No.
01.	Govt. Bank Model Test-1	1393-1398
02.	Govt. Bank Model Test-2	1399-1404
03.	Govt. Bank Model Test-3	1405-1410
04.	Private Bank Model Test-1	1411-1415
05.	Private Bank Model Test-2	1416-1421

<b>Bank Written Digest</b>		
<b>Sl</b>	<b>Chapter Name</b>	<b>Page no.</b>
01.	Bangla Focus Writing (Previous Question List & Recent)	1-50
02.	English Focus Writing (Previous Question List & Recent)	51-101
03.	Translations (Bangla to English) & (English to Bangla)	102-160
04.	Mathematics in Bangla (SSC Level)	161-216
05.	Comprehension/Passages (English)	217-251
06.	Argument Writing with Technique	252-288
07.	Summary Writing in English (Precis Writing)	289-306
08.	General Knowledge in Bangla	307-371
09.	Letter & Application	372-386
10.	Short Notes/Paragraph	387-396
11.	Model Tests for Govt. Bank & Private Bank	397-423
12.	Data for Bangla & English Focus Writing	424-428
13.	Recent General Knowledge	428-432
<b>Chapter-01. Bangla Focus Writing / Bangla Essay</b>		
<b>Sl</b>	<b>Contents</b>	<b>Page</b>
	ফোকাস রাইটিং এর প্রস্তুতি এবং লিখার জন্য দিকনির্দেশনা	1-2
	<b>Previous Bangla Focus Writing List</b>	<b>3-5</b>
01.	বাংলাদেশে পরিবেশ দূষণ এবং তার প্রভাব	6-7
02.	পরিবেশ সুরক্ষায় উন্নত দেশগুলোর দায়িত্ব	7-9
03.	জলবায়ু পরিবর্তনের প্রভাব মোকাবেলায় মাইক্রোক্রেডিটের ভূমিকা	9-11
04.	পরিবেশ সুরক্ষায় ব্যাংকিং খাতের ভূমিকা পরিবেশ রক্ষায় সবুজ ও টেকসই অর্থায়ন	11-13
05.	বাংলাদেশের সরাসরি বিদেশি বিনিয়োগ (FDI)-এর সমস্যা ও সম্ভাবনা	13-15
06.	অর্থনৈতিক প্রবৃদ্ধি অর্জনে সরাসরি বিদেশি বিনিয়োগ (FDI)-এর ভূমিকা	15-16
07.	বাংলাদেশের বিদেশি ঋণ: অর্থনীতিতে প্রভাব এবং সম্ভাব্য ফলাফল	17-18
08.	গ্রামীণ অর্থনীতিতে নারীর অবদান/জাতীয় অর্থনীতিতে নারীর অবদান	19-20
09.	বাংলাদেশের গ্যাস সংকট: কারণ ও প্রভাব	20-22
10.	এলডিসি উত্তরণ: চ্যালেঞ্জ এবং সমাধান	22-24
11.	বাংলাদেশের অর্থনীতির প্রতিবন্ধকতা বা চ্যালেঞ্জ এবং উত্তরণের উপায়	24-26
12.	ব্যাংকিং খাত: গ্রামীণ অর্থনীতির উন্নয়ন এবং সমৃদ্ধি	26-27
13.	ব্যাংকিং খাত: নিম্ন-আয় মানুষের আর্থিক অন্তর্ভুক্তি এবং জীবনযাত্রার উন্নয়ন	28-29
14.	মোবাইল মানি: নিম্ন-আয়ের মানুষের আর্থিক অন্তর্ভুক্তি এবং জীবনযাত্রার উন্নয়ন	30-31
15.	ব্যাংকিং খাতে ঋণখেলাপি- কারণ ও প্রতিকার	32-33
16.	বাংলাদেশে বেকারত্ব হ্রাসে ক্ষুদ্র ব্যবসার সম্ভাবনা	34-35

17.	তথ্য প্রযুক্তির ব্যবহার, সম্ভাবনা ও সমস্যা	35-38
18.	দক্ষ জনশক্তি গড়ে তোলার ক্ষেত্রে আধুনিক শিক্ষাব্যবস্থা	39-40
19.	প্রবাসী আয়: সামাজিক ও অর্থনৈতিক উন্নয়ন	41-42
20.	তৈরি পোশাক খাত: সম্ভাবনা ও চ্যালেঞ্জ	43-44
21.	সামাজিক ব্যবসা: বৈষম্যহীন সমাজ গঠনের এক নতুন দিগন্ত	45-46
22.	তারুণ্য ও প্রযুক্তি: গণতন্ত্র ও ডিজিটাল বাংলাদেশের নির্মাণে ছাত্র সমাজের ভূমিকা	47-48
23.	গ্রামীণ অর্থনীতিতে ক্ষুদ্র ঋণের ভূমিকা ও দারিদ্র বিমোচন	48-49
24.	বাংলাদেশে আর্থিক অন্তর্ভুক্তি: সমতাভিত্তিক প্রবৃদ্ধি ও সামাজিক ক্ষমতায়ণ	49-50
<b>Chapter-02: Focus Writings in English / English Essay</b>		
<b>Sl</b>	<b>Contents</b>	<b>Page no.</b>
	<b>Previous English Focus Writing List</b>	<b>51-53</b>
01.	Generation Z's Awakening: A New Horizon for Democracy in BD	54-55
02.	Youth Power and Technology: The Role of Students in Shaping Bangladesh a Democratic and Digital Nation	55-57
03.	The Three Zero Theory & Sustainable Development Goals (SDGs): A Strategic Vision for a Impartial Future	57-58
04.	Microcredit – in Enhancing Rural Economy and Poverty Alleviation	58-60
05.	“Humanitarian Corridor and Rohingya Repatriation: Bangladesh's Strategic Response”	60-61
06.	The US-China Trade War and Its Ripple Effects: Global Shocks and Bangladesh's Strategic Response	62-63
07.	ICT and Skills: Empowering Bangladeshi Women From Margins to Mainstream	63-65
08.	Social Safety Net: A Pathway to Inclusive Growth and Poverty Alleviation in Bangladesh	65-66
09.	Starlink's Entry in Bangladesh: A New Horizon for Digital Connectivity	67-68
10.	Artificial Intelligence: Transforming Humanity Through Innovation, Risk, and Responsibility	68-70
11.	Demographic Dividend in Bangladesh: Turning People into Power	70-72
12.	Good Governance in Bangladesh: The Cornerstone of Sustainable Development and Democratic Maturity'	72-73
13.	Bangladesh under Threat: Global Warming, Climate Change, Air Pollution, and the Pursuit of a Sustainable Future	73-75
14.	Financial Inclusion in Bangladesh: A Pathway to Equitable Growth and Social Empowerment	75-76
15.	'Green and Cashless Banking in Bangladesh: A Pathway to Inclusive, Sustainable, and Smart Finance'	77-78
16.	Banking Sector Reform and Merger in Bangladesh: Governance Challenges and the Road to Stability	78-79

17.	Remittance in Socioeconomic Development: Prospects and Pitfalls	79-81
18.	Geopolitical Crisis in the Middle East: Impacts on Bangladesh's Economy and Global Economic Stability	81-82
19.	Empowering Dreams Without Collateral: How Grameen Bank Transforms Rural Women's Lives	83
20.	Dollar Crisis in Bangladesh and Foreign Reserve	84-85
21.	Bangladesh Bank Gets the Status of a Constitutional Institution	85-86
22.	Role of the Banking Sector in Sustainable E-Commerce	87-88
23.	Digital Transformation of Banking Sector and Its Impact	88-89
24.	Microfinance as an Instrument of Social Transformation	89-91
25.	Women Face Challenges in Job Sectors and Solution	91-92
26.	Google Pay officially launches in Bangladesh: It opens a new horizon	92-94
27.	Reform Commissions of Bangladesh and its Impact	94-96
28.	Social Business: A New Horizon for Building an Equitable Society	96-97
29.	Common Format-1, 30. Common Format-2, 31. Common Format-3	97-101
32.	A panacea for all economic issues discussed in focus writing.	101
<b>Chapter-03: Translations</b>		
SL	<b>Bangla to English Translations</b>	<b>Page no.</b>
01	<b>Translation</b> বা অনুবাদ এর প্রস্তুতি এবং লিখার জন্য দিকনির্দেশনা	102-105
02.	Previous Bangla to English Translations of Bank Written Exam	106-130
03.	Important Bangla to English Translations for Bank Written Exam	131-132
SL	<b>English to Bangla Translations</b>	<b>Page no.</b>
01.	Previous English to Bangla Translations of Bank Written Exam	133-158
02.	Important English to Bangla Translations for Bank Written Exam	158-160
<b>Chapter-04: Written Mathematics in Bangla</b>		
SL	<b>Chapter Name</b>	<b>Page no.</b>
0	লিখিত গণিতের প্রস্তুতি এবং সমাধানের জন্য দিক-নির্দেশনা:	161-162
01.	Type-1: সেট ও ভেনচিত্র	163-169
02.	Type-2: বীজগণিত	170-177
03.	Type-3: ফাংশন	177-178
04.	Type-4: জ্যামিতি	178-181
05.	Type-5: পরিমিতি	181-189
06.	Type-6: সুদ-আসল	189-195
07.	Type-7: শতকরা এবং লাভ-ক্ষতি	196-204
08.	Type-8: গড় এবং বয়স	204-207
09.	Type-9: ত্রিকোণমিতি	207-210
10.	Type-10: কাজ এবং অন্যান্য	211-216

<b>Chapter-05: Comprehension/Passages Solution with Guidelines</b>		
<b>SL</b>	<b>Comprehension/Passages Solution</b>	<b>Page no.</b>
	কম্প্রিহেনশনের প্রস্তুতি এবং সমাধানের জন্য দিক-নির্দেশনা:	217-220
01.	Previous Comprehension/Passages Solution of Bank Written Exam	221-247
02.	Important Comprehension/Passages Solution for Bank Written Exam	248-251
<b>Chapter-06: Argument Writing with Technique</b>		
<b>SL</b>	<b>Argument Writing</b>	<b>Page no.</b>
	<b>Argument Writing লেখার দিকনির্দেশা বা কৌশল</b>	252-253
01.	Should Auto-rickshaw be banned from the major roads of Dhaka? Why or why not? [Combined 8 Bank & 1 FI, Senior Officer- 2025]	254-255
02.	Argumental Writing in English: Globalization Benefits Low Income Economies. [Combined 7 Banks, Officer (Cash) - (05-07-2024)]	255-256
03.	As online learning becomes more common and more and more resources are converted to digital form, some people have suggested that public libraries should be shut down and, in their place; everyone should be given an iPad with an e-reader subscription. OR Online Learning versus Traditional Classroom Experience. [NRBC Bank PLC, Trainee Assistant Officer (TAO) (26-10-2024)]	256-257
04.	The best way for a society to prepare its young people for leadership in government, industry or other fields is by instilling in them a sense of co-operation, not competition. [Mutual Trust Bank Ltd, Management Trainee Officer-2014] & [Combined 10 Banks & FIs, Senior Officer- (2021 based)-2023]	257-258
05.	Social Media has enhanced human communication and trust. [BB, Officer(G)-2022] [BB, AD (General)-2023]	258-259
06.	'Father and Mother should Allocate Equal Time for Child Rearing in a Family'. [Premier Bank Ltd, MTO-2023]	259-260
07.	"Not consumers manufacturers are mainly responsible for environmental pollution" [Combined Bank SO-2023 (Based-2020)]	260-261
08.	"It is not Unethical to acquire exceptionally high financial assets" [ Combined, Officer (General)-2023(Based-2020)]	261-262
09.	Argument Writing in English "Physical health more important than mental health" [ Combined, Officer (Cash)-2023 (Based-2020)]	262-264
10.	Many consider art as an important part of society as well as an expression of its culture. They think that it is important for children to be taught art. While some people think that children should be encouraged to focus on other subjects than art. What do you think? Use your ideas, knowledge, and experience to support your arguments with examples and relevant evidences. [9 Banks & 1 FI, Officer (G)- 2022]	264-265
11.	Crime rates will fall as advances in technology make it easier to detect and prevent crimes. To what extent do you agree or disagree? Give reasons for your answer and include any relevant examples from your own knowledge or experience. You should write about 200 words. [Global Islami Bank Ltd, PO-2022]	265-266

12.	Write both 'For' and 'Against' the motion on the following issue in English: Not parents, rather children should have the right to choose their career. [Bangladesh Bank, Assistsnt Director-2022]	266-267
13.	The environment problems facing today's world are so great that there are little ordinary people can do to improve the situation. Government and large companies should be responsible for reducing the amount of damage being done to the environment. To what extent do you agree or disagree with this statement? Give reasons for your answer and include any relavant examples from your own knowledge or experience. [Bangladesh Bank, Assistant Director-2021]	267-268
14.	Many people believe that women make better parents than men and that this is why they have the greater role in raising children in most societies. Others claim that men are just as good as women at parenting. Write an essay expressing your point of view. You should write approximately 250 words. Use your ideas, knowledge and experience and support your arguments with examples and with relevant evidence. [NRBC Bank Ltd, PO- 2021]	268-269
15.	Capital punishment or death penalty is a debatable practice. In many countries it is valid, while others consider it inhuman and are against it. Express your views in this regard. [Midland Bank Ltd. Management ainee Officer-2015] OR Without capital punishment our lives are less secure and crimes of violence increase. Capital punishment is essential to control violence in society. To what extent do you agree or disagree with this opinion? You should write approximately 250 words. Use your ideas, knowledge and experience and support your arguments with examples and with relevant evidence. [NRBC Bank Ltd, TJO- 2021]	269-270
16.	"Social networking sites have increased the productivity of employees in a business organization" Write a response in which you discuss to which extent you agree or disagree with the statement and provide justification in favor of your stance. [United Commercial Bank Ltd, MTO- 2017]	271-272
17.	"Some opine that success is a matter of individual merit; people who achieve success do so on the basis of their sheer intelligence or innate qualities. Others argue that success is not an individualistic phoneme. Successful people need an enabling environment; success is achieved when people, who were given special opportunities, seize it/work really hard and society rewards them for it." With which of the above opinions do you agree? Support your views with reasons and/or examples from your own experience, observations or reading. [Islami Bank Bangladesh Ltd, PO- 2017]	272-273
18.	Some people believe that teaching children at home is best for a child's development; while other think that it is important for children to go to school. Discuss the advantages of both methods and give your opinion. [SIBL, PO-2014] [Trust Bank, MTO-2015]	273-274

19.	Some opine that retirement age in Bangladesh should be raised to access better healthcare and economic prosperity has increased the average lifespan of the citizens. Others opine that the retirement age should not be raised because it will further aggravate the acute unemployment situation in the country. With which of the above opinions do you agree? Support your views with reasons and/or examples from your own experience. [Mercantile Bank Ltd, Management Trainee officer-2015]	274-275
20.	Increasing the price of petrol is the best way to control growing traffic and pollution problem. Do you agree or not? Justify your opinion by presenting arguments for and against the topic. [Bangladesh Bank, officer (General)- 2015]	275-276
21.	Some people argue that trade barriers are essential to protect infant industries of a country. Others argue that trade barriers result in inefficiencies and their removal can ensure proper competition. [Jamuna Bank Ltd. Probationary Officer-2012]	276-277
22.	Some people prefer spending their lives doing same things and avoiding change. Others, however, think that change is always a good thing. Discuss both the views with relevant examples and give your own opinion. [National Bank Ltd. MTO-2010]	277-278
<b>Some Important Argument Writing and Solution:</b>		
01.	Job satisfaction is more important than salary. Do you agree or disagree? Use logical arguments and examples to support your answer.	278-279
02.	Bangladesh's youth are more interested in government jobs than entrepreneurship. Should this trend change? Discuss with arguments.	279-280
03.	Public transportation should be improved rather than investing more in personal vehicles. Do you agree or disagree? Justify your answer.	280-281
04.	Technology is reducing the number of traditional jobs. Do you think it's a threat or an opportunity? Justify with arguments.	281-282
05.	Unemployment among graduates is increasing. Who is to be blamed: the education system or lack of skills? Discuss with examples and give your opinion.	282-283
06.	The Training Center of Bangladesh Air Force Should Be Transferred from the City. Do you agree or disagree? Justify your answer.	283-284
07.	Bangladesh is moving toward a cashless society. Is it a benefit or a risk? Discuss with your opinion and supporting logic.	284-285
08.	Should voting rights be allowed for Bangladeshi citizens at 16 years? Discuss both sides and provide your opinion.	285-286
09.	Should Bangladeshi students be taken part in politics. Do you agree or disagree? Give your opinion with justification.	286-287
10.	Social networking sites have a negative impact on real-life communication. Do you agree or disagree? Give reasons and examples.	287-288

<b>Chapter-07: Summary Writing (Precis Writing)with Technique</b>		
<b>SL</b>	<b>Summary Writing (Precis Writing)</b>	<b>Page no.</b>
	Summary Writing (Precis Writing) লেখার দিকনির্দেশা বা কৌশল	289-291
01.	Previous Summary Writing (Precis Writing) of Written Exam	292-303
02.	Important Summary Writing (Precis Writing) for Bank Written Exam	303-306
<b>Chapter-08: Guidelines for Written General Knowledge</b>		
	General Knowledge বা সাধারণ জ্ঞান এর দিকনির্দেশা	307
<b>SL</b>	<b>Previous Question related General Knowledge</b>	<b>Page no.</b>
01.	শিল্প বিপ্লব	308
02.	SWIFT & TRIPS	309
03.	Bangladesh Bank & Other Banths	310
04.	Banking Related Abbreviations and Elaboration	313
05.	মার্কিন প্রেসিডেন্ট (৬০তম) নির্বাচনঃ ২০২৪	315
06.	মুজিবনগর সরকার	315
07.	ছয় দফা	316
08.	WTO ও ব্রিটন উডস চুক্তি	317
09.	Bangladesh Delta Plan	318
10.	NATO	319
11.	COP & European Union	320
12.	আন্তর্জাতিক অঙ্গনে বাংলাদেশ	321
13.	সাম্প্রতিক ভূমিকম্পনভুক্ত দেশ	321
14.	গ্রিন হাউস গ্যাস	322
15.	কাজী নজরুল ইসলাম	322
16.	রবীন্দ্রনাথ ঠাকুর	325
17.	সাম্প্রতিক জিকে বাজেট ২০২৫-২৬	328
18.	The 6th Population and Housing Census-2022	329
19.	Economic Review 2024 related information	330
20.	রিপোর্ট /সূচক	331
21.	ইরান - ইসরাইল - হামাস (ফিলিস্তিন)	332
22.	খেলাধুলা	332
23.	সম্মেলন-বৈঠক	333
24.	পদক ও পুরস্কার	334
25.	Bangladesh Quota Reform Movement in 2024	335
26.	Muhammad Yunus	336
27.	Three Zero Theory (তিনশূন্য তত্ত্ব)	337

28.	Previous Written General Knowledge Question & Answer	338-371
<b>Chapter-09: Letter and Application</b>		
Sl	Contents	Page
<b>(i) Personal Letter/informal letter</b>		
01.	Write a letter to your friend narrating him/her a book you have read recently. [RAKUB, Senior Officer-2015]	372
02.	Write a letter to your younger brother on your most recent experience of Viva-Voce examination. [ABL, SO-2015]	373
03.	Write a letter to your friend thanking him/her for his/her hospitality. [Rajshahi Krishi Unnayan Bank, Officer-2014]	374
04.	Write a letter to your friend describing your experience in the 'Ekushey Boi Mela'. [BB, Officer (Cash)-2017]	375
<b>(ii) Business Letter/Formal Letter</b>		
01.	Assume that you are a loan sanction officer of a specialized commercial bank in Dhaka, write a business letter to a client whose application for home loan is rejected. [Sonali & Janata, Senior Officer (IT/ICT)-2018]	376
02.	You are a manager of a bank. One of your clients has requested you to reschedule a loan he had taken. Write a reply to his letter, explaining way it is not possible, and requesting him to pay off on time. [JB (EO/FA)-15, SB, Officer(IT)-2016, Officer-2018]	377
03.	A customer of a Bank has applied for a loan of Tk. 5,00,000 against an old building and some shares. As a manager of the bank, write a tactful reply regretting the loan on the security ground. [Mutual Trust Bank Ltd. MTO-2017]	378
04.	Suppose you are an officer of Rupali Bank. Prepare to send an awareness letter to the customers of the bank regarding credit card and ATM card under the direction of your branch head. [Rupali Bank, Officer Cash-2018]	379
05.	Assume that you are a bank manager and one of your borrowers has failed to pay his/her last couple of installments. Write a letter to that client for repayment of the loan. [NRBC Bank Ltd, TJO- 2021]	380
<b>02. Application</b>		
Sl	Contents	Page
01.	Write a letter to the branch manager of a bank requesting to enquire the case of withdrawal money from your bank account without any authorization. [Southeast Bank Ltd. (PO)-2016 & Dhaka Bank Ltd. (TACO)-2018]	381
02.	Write a letter to the Head of Customer Service Division of a commercial bank for complaining about some of the ATM of the Bank frequently being founded out of service. [Southeast Bank Ltd, PO-2017] [Agrani Bank Ltd, SO-2017]	382
03.	Write a formal letter to a bank Manager asking a fund to invest in your small handicraft business. [IB, PO-19 & DBL, TACO-19]	383

<b>04.</b>	You have a started as start-up and need financing for expansion of your business. Write an application to a bank for funding your start-up through the Bangladesh Bank's refinancing scheme. [Southeast Bank Ltd, PO- 2020]	<b>384</b>
<b>05.</b>	Assume that you have taken a personal loan from a bank. Of late you find yourself in some financial crunch because of which you are unable to repay it on time. Write a letter to your bank regarding this. [NRBC Bank Ltd, TJO- 2021]	<b>385</b>
<b>06.</b>	Write a letter to the Head of Card Division of a commercial bank informing the loss of your ATM card with a request for replacement. [Southeast Bank Ltd, (TO)-2016, Janata Bank, EO (Engineer)-2017 & Bangladesh Krishi Bank, SO-2017]	<b>386</b>
<b>Chapter-10: Short notes/Paragraphs</b>		
<b>Sl no.</b>	<b>Contents</b>	<b>Page no.</b>
<b>01.</b>	Financial Inclusion/ Inclusive Financing	<b>387</b>
<b>02.</b>	Online banking /Internet banking / E-banking	<b>387</b>
<b>03.</b>	Cyber-crime/cyber-attack [Uttara Bank Ltd, Senior Officer-2019]	<b>387</b>
<b>04.</b>	Cyber Security/computer security/information technology security [Bangladesh Bank, Officer (General)-2018]	<b>387</b>
<b>05.</b>	Mobile banking	<b>387</b>
<b>06.</b>	Green Banking/ Ethical Banking /Sustainable Banking/Green Financing [Southeast Bank Ltd. (TO)-2018]	<b>388</b>
<b>07.</b>	Offshore Banking	<b>388</b>
<b>08.</b>	Letter Of Credit (LC)	<b>388</b>
<b>09.</b>	Money laundering	<b>388</b>
<b>10.</b>	Default Loan	<b>389</b>
<b>11.</b>	Corporate Social Responsibility (CSR)	<b>389</b>
<b>12.</b>	Capital Market/ Share Market/ Stock market	<b>389</b>
<b>13.</b>	Clearing House	<b>389</b>
<b>14.</b>	Green Economy	<b>389</b>
<b>15.</b>	Green Finance	<b>390</b>
<b>16.</b>	Green Bond	<b>390</b>
<b>17.</b>	Bangla Bond	<b>390</b>
<b>18.</b>	Sukuk Bond	<b>390</b>
<b>19.</b>	Climate diplomacy [Security Printing Corporation-2021]	<b>390</b>
<b>20.</b>	Artificial Intelligence (AI)	<b>391</b>
<b>21.</b>	Big Data	<b>391</b>
<b>22.</b>	CAMELS Rating	<b>391</b>
<b>23.</b>	SWIFT Code	<b>391</b>
<b>24.</b>	Intellectual Property (IP)	<b>392</b>
<b>25.</b>	Freelancer	<b>392</b>
<b>26.</b>	Fintech	<b>392</b>
<b>27.</b>	BTC/Bitcoin	<b>392</b>

28.	Cryptocurrency	393
29.	Zero-Coupon Bond	393
30.	Bangladesh Financial Intelligence Unit (BFIU)	393
31.	Core Banking Solution (CBS)	394
32.	Bangladesh Automated Clearing House (BACH)	394
33.	RTGS	394
34.	BEFTN	394
35.	LIBOR	395
36.	Purchasing Power Parity (PPP)	395
37.	Public Private Partnership	395
38.	Circular Economy	395
39.	Climate Induced Migration	396
40.	TakaPay Card	396
41.	Sustainable Development	396
42.	Paperless Banking	396
43.	The Cashless Economy	396
44.	COP 30 and Bangladesh	396

### Chapter-11: Bank Model Tests for Govt. Bank and Private Bank

S	Model Tests for Govt. Bank	Page no.
01.	Written Model Test-1 (With Solution) Arts Faculty, DU	397-400
02.	Written Model Test-2 (With Solution) Arts Faculty, DU	401-404
03.	Written Model Test-3 (With Solution) Arts Faculty, DU	405-408
04.	Written Model Test-4 (With Solution) Faculty of Business Studies (FBS), DU	409-412
05.	Written Model Test-5 (With Solution) Faculty of Business Studies (FBS), DU	413-417
Model Tests for Private Bank		
01.	Bank Written Model Test-1 (With Solution)	418-419
02.	Bank Written Model Test-2 (With Solution)	420-423

### Chapter-12: Data for Bangla & English Focus Writing 424-428

ফোকাস রাইটিং এর গুরুত্বপূর্ণ তথ্যসমূহ টেবিল আকারে অর্থ-বছর এবং বছর ভিত্তিক সাজানো হয়েছে।

বাংলা এবং ইংরেজি ফোকাস রাইটিং এর পাশাপাশি সাধারণ জ্ঞানের ক্ষেত্রে কাজে দিবে।

### Chapter-13: Recent General Knowledge 429-432

সাম্প্রতিক সাধারণ জ্ঞানের সর্বশেষ আপডেট দিয়ে এই অংশটি সাজানো হয়েছে। যেমন- খেলাধুলা, সম্মেলন, সংখ্যা, নোবেল পুরস্কার এবং অন্যান্য সাম্প্রতিক সাধারণ জ্ঞানের সর্বশেষ আপডেট দিয়ে এই অংশটি সাজানো হয়েছে।